



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 4/22/2019

45 Day Lock Exp.: 5/6/2019

60 Day Lock Exp.: 5/21/2019

W. Rate Sheet Dated: 3/22/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	101.534	101.384	101.234	3.750	101.019	100.869	100.719	2.375	96.636	96.486	96.336	3.125	97.423	97.273	97.123
3.875	102.078	101.928	101.778	3.875	101.453	101.303	101.153	2.500	95.582	95.432	95.282	3.250	98.017	97.867	97.717
4.000	102.617	102.467	102.317	4.000	101.850	101.700	101.550	2.625	97.668	97.518	97.368	3.375	98.438	98.288	98.138
4.125	103.138	102.988	102.838	4.125	102.266	102.116	101.966	2.750	98.838	98.688	98.538	3.500	98.800	98.650	98.500
4.250	102.664	102.564	102.464	4.250	102.086	101.986	101.886	2.875	99.330	99.180	99.030	3.625	99.180	99.030	98.880
4.375	103.145	103.045	102.945	4.375	102.485	102.385	102.285	3.000	99.818	99.668	99.518	Margin = 2.250		Index = 2.520	
4.500	103.595	103.495	103.395	4.500	102.843	102.743	102.643	3.125	100.300	100.150	100.000				
4.625	104.007	103.907	103.807	4.625	103.173	103.073	102.973	3.250	100.271	100.121	99.971				
4.750	104.132	104.032	103.932	4.750	102.678	102.578	102.478	3.375	100.757	100.607	100.457				
4.875	103.618	103.518	103.418	4.875	103.076	102.976	102.876	3.500	101.227	101.077	100.927				
5.000	104.044	103.944	103.844	5.000	103.435	103.335	103.235	3.625	101.693	101.543	101.393				
5.125	104.422	104.322	104.222	5.125	103.765	103.665	103.565	3.750	101.355	101.205	101.055				
5.250	103.661	103.561	103.404	5.250	103.191	103.091	102.935	3.875	101.767	101.617	101.467				
5.375	104.131	104.031	103.875	5.375	103.589	103.489	103.333	4.000	102.142	101.992	101.842				
5.500	104.557	104.457	104.301	5.500	103.948	103.848	103.692	4.125	102.535	102.385	102.235				
5.625	104.935	104.835	104.679	5.625	104.278	104.178	104.022	4.250	101.735	101.585	101.435				
5.750	104.861	104.761	104.661	5.750	104.267	104.167	104.067	4.375	102.111	101.961	101.811				
5.875	105.332	105.232	105.132	5.875	104.665	104.565	104.465	4.500	102.447	102.297	102.147				
6.000	105.758	105.658	105.558	6.000	105.024	104.924	104.824	4.625	102.755	102.605	102.455				

SPECIALTY GOVERNMENT PRODUCT - Every program and property type listed in the specialty adj.															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	100.384	100.234	100.084	3.750	100.019	99.869	99.719	2.375	95.636	95.486	95.336	3.125	96.423	96.273	96.123
3.875	100.928	100.778	100.628	3.875	100.453	100.303	100.153	2.500	94.582	94.432	94.282	3.250	97.017	96.867	96.717
4.000	101.467	101.317	101.167	4.000	100.850	100.700	100.550	2.625	96.668	96.518	96.368	3.375	97.438	97.288	97.138
4.125	101.988	101.838	101.688	4.125	101.266	101.116	100.966	2.750	97.838	97.688	97.538	3.500	97.800	97.650	97.500
4.250	101.514	101.414	101.314	4.250	101.086	100.986	100.886	2.875	98.330	98.180	98.030	3.625	98.180	98.030	97.880
4.375	101.995	101.895	101.795	4.375	101.485	101.385	101.285	3.000	98.818	98.668	98.518	Margin = 2.250		Index = 2.520	
4.500	102.445	102.345	102.245	4.500	101.843	101.743	101.643	3.125	99.300	99.150	99.000	30 Year OTC "Borrower Paid Only for USDA"			
4.625	102.857	102.757	102.657	4.625	102.173	102.073	101.973	3.250	99.271	99.121	98.971	Rate	30 Day	45 Day	60 Day
4.750	102.982	102.882	102.782	4.750	101.678	101.578	101.478	3.375	99.757	99.607	99.457	4.625	101.707	101.457	101.207
4.875	102.468	102.368	102.268	4.875	102.076	101.976	101.876	3.500	100.227	100.077	99.927	4.750	100.897	100.647	100.397
5.000	102.894	102.794	102.694	5.000	102.435	102.335	102.235	3.625	100.693	100.543	100.393	4.875	101.318	101.068	100.818
5.125	103.272	103.172	103.072	5.125	102.765	102.665	102.565	3.750	100.355	100.205	100.055	5.000	101.744	101.494	101.244
5.250	102.511	102.411	102.254	5.250	102.191	102.091	101.935	3.875	100.767	100.617	100.467	5.125	102.122	101.872	101.622
5.375	102.981	102.881	102.725	5.375	102.589	102.489	102.333	4.000	101.142	100.992	100.842	5.250	101.361	101.111	100.861
5.500	103.407	103.307	103.151	5.500	102.948	102.848	102.692	4.125	101.535	101.385	101.235	5.375	101.831	101.581	101.331
5.625	103.785	103.685	103.529	5.625	103.278	103.178	103.022	4.250	100.735	100.585	100.435	5.500	102.000	101.750	101.500
5.750	103.711	103.611	103.511	5.750	103.267	103.167	103.067	4.375	101.111	100.961	100.811	5.625	102.250	102.000	101.750
5.875	104.182	104.082	103.982	5.875	103.665	103.565	103.465	4.500	101.447	101.297	101.147	5.750	102.500	102.250	102.000
6.000	104.608	104.508	104.408	6.000	104.024	103.924	103.824	4.625	101.755	101.605	101.455	5.875	102.750	102.500	102.250

GOVERNMENT ADJUSTMENTS - Applies to Standard and Specialty Government Programs		
FICO Adjuster	Loan Size Adjuster	
FICO 720 +	0.250	\$0 - \$49,999 -2.500
FICO 680- 719	0.250	\$50,000 - \$85,000 -0.500
FICO 660 - 679	0.250	\$85,001 - \$125,000 -0.500
FICO 640 - 659	0.000	\$125,001 - \$175,000 -0.125
FICO 620 - 639	-1.000	\$175,001 - \$275,000 0.000
FICO 600 - 619	-1.500	\$275,001 up to HB 0.000
FICO 580 - 599	-2.000	
NY	-0.250	Non Owner Occupancy -2.000
2 Unit	0.000	Refer / Manual UW 0.000
USDA Streamline-Assist Refinance Option		-0.250

DPA Advantage Program "comp plan will be deducted on lender paid ; only Advantage Adjustments added ; FHA only"							
30/25 Year				20 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.875	100.468	100.218	99.968	4.875	100.356	100.106	99.856
5.125	101.272	101.022	100.772	5.125	101.045	100.795	100.545
5.375	100.981	100.731	100.481	5.375	100.869	100.619	100.369
5.625	101.785	101.535	101.285	5.625	101.558	101.308	101.058
5.875	102.307	102.057	101.807	5.875	101.945	101.695	101.445
6.000	102.433	102.183	101.933	6.000	102.304	102.054	101.804
6.125	102.551	102.301	102.051	6.125	102.634	102.384	102.134
6.250	102.750	102.500	102.250	6.250	103.387	103.137	102.887
Lender paid price cap after comp plan = 100.000							

DPA Advantage Adjustment	
203(k) / 203(k)s	-1.000
203(k) & 203(k)s are Borrower Paid only	

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA Reno	-0.500
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVM	-0.750

Max USDA-GRH Rate		
Today:	3/22/2019	4.750%

30 yr DPA OTC "FHA Only ; Borrower Paid Only"				
Rate	30 Day	45 Day	60 Day	
4.625	98.957	98.707	98.457	
4.750	98.147	97.897	97.647	
4.875	98.568	98.318	98.068	
5.000	98.994	98.744	98.494	
5.125	99.372	99.122	98.872	
5.250	98.611	98.361	98.111	
5.375	99.081	98.831	98.581	
5.500	99.250	99.000	98.750	
5.625	99.500	99.250	99.000	
5.750	99.750	99.500	99.250	
5.875	100.000	99.750	99.500	

Lock Desk Policy	
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.	
Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)



AFR Loan Center

Lockdesk e-mail:

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1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/22/2019

45 Day Lock Exp.:

5/6/2019

60 Day Lock Exp.:

5/21/2019

W. Rate Sheet Dated: 3/22/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	100.315	100.165	100.015	3.750	99.800	99.650	99.500	2.375	93.136	92.986	92.836	3.125	95.74	95.585	95.435
3.875	100.859	100.709	100.559	3.875	100.235	100.085	99.935	2.500	92.082	91.932	91.782	3.250	97.02	96.867	96.717
4.000	101.398	101.248	101.098	4.000	100.632	100.482	100.332	2.625	94.168	94.018	93.868	3.375	97.44	97.288	97.138
4.125	101.919	101.769	101.619	4.125	101.048	100.898	100.748	2.750	97.150	97.000	96.850	3.500	97.80	97.650	97.500
4.250	101.571	101.471	101.371	4.250	100.992	100.892	100.792	2.875	97.643	97.493	97.343	3.625	98.18	98.030	97.880
4.375	102.051	101.951	101.851	4.375	101.391	101.291	101.191	3.000	98.130	97.980	97.830	Margin = 2.250		Index = 2.520	
4.500	102.501	102.401	102.301	4.500	101.750	101.650	101.550	3.125	98.613	98.463	98.313				
4.625	102.913	102.813	102.713	4.625	102.079	101.979	101.879	3.250	99.271	99.121	98.971				
4.750	103.194	103.094	102.994	4.750	101.740	101.640	101.540	3.375	99.757	99.607	99.457				
4.875	102.681	102.581	102.481	4.875	102.138	102.038	101.938	3.500	100.227	100.077	99.927				
5.000	103.106	103.006	102.906	5.000	102.497	102.397	102.297	3.625	100.693	100.543	100.393				
5.125	103.484	103.384	103.284	5.125	102.827	102.727	102.627	3.750	100.137	99.987	99.837				
5.250	102.098	101.998	101.842	5.250	101.628	101.528	101.372	3.875	100.549	100.399	100.249				
5.375	102.569	102.469	102.313	5.375	102.027	101.927	101.770	4.000	100.923	100.773	100.623				
5.500	102.995	102.895	102.738	5.500	102.386	102.286	102.129	4.125	101.317	101.167	101.017				
5.625	103.372	103.272	103.116	5.625	102.715	102.615	102.459	4.250	100.641	100.491	100.341				
5.750	102.986	102.886	102.786	5.750	102.392	102.292	102.192	4.375	101.017	100.867	100.717				
5.875	103.457	103.357	103.257	5.875	102.790	102.690	102.590	4.500	101.354	101.204	101.054				
6.000	103.883	103.783	103.683	6.000	103.149	103.049	102.949	4.625	101.661	101.511	101.361				

SPECIALTY GOVERNMENT HIGH BALANCE PRODUCT - Every program and property type listed in the specialty adj.															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	99.165	99.015	98.865	3.750	98.800	98.650	98.500	2.375	93.886	93.736	93.586	3.125	94.735	94.585	94.435
3.875	99.709	99.559	99.409	3.875	99.235	99.085	98.935	2.500	92.832	92.682	92.532	3.250	96.017	95.867	95.717
4.000	100.248	100.098	99.948	4.000	99.632	99.482	99.332	2.625	94.918	94.768	94.618	3.375	96.438	96.288	96.138
4.125	100.769	100.619	100.469	4.125	100.048	99.898	99.748	2.750	96.932	96.782	96.632	3.500	96.800	96.650	96.500
4.250	100.421	100.321	100.221	4.250	99.992	99.892	99.792	2.875	97.424	97.274	97.124	3.625	97.180	97.030	96.880
4.375	100.901	100.801	100.701	4.375	100.391	100.291	100.191	3.000	97.912	97.762	97.612	Margin = 2.250		Index = 2.520	
4.500	101.351	101.251	101.151	4.500	100.750	100.650	100.550	3.125	98.394	98.244	98.094	30 Year OTC "Borrower Paid Only for USDA"			
4.625	101.763	101.663	101.563	4.625	101.079	100.979	100.879	3.250	98.178	98.028	97.878	Rate	30 Day	45 Day	60 Day
4.750	102.044	101.944	101.844	4.750	100.740	100.640	100.540	3.375	98.663	98.513	98.363	4.625	100.613	100.363	100.113
4.875	101.531	101.431	101.331	4.875	101.138	101.038	100.938	3.500	99.133	98.983	98.833	4.750	99.959	99.709	99.459
5.000	101.956	101.856	101.756	5.000	101.497	101.397	101.297	3.625	99.599	99.449	99.299	4.875	100.381	100.131	99.881
5.125	102.334	102.234	102.134	5.125	101.827	101.727	101.627	3.750	99.105	98.955	98.805	5.000	100.806	100.556	100.306
5.250	100.948	100.848	100.692	5.250	100.628	100.528	100.372	3.875	99.517	99.367	99.217	5.125	101.184	100.934	100.684
5.375	101.419	101.319	101.163	5.375	101.027	100.927	100.770	4.000	99.892	99.742	99.592	5.250	99.798	99.548	99.298
5.500	101.845	101.745	101.588	5.500	101.386	101.286	101.129	4.125	100.285	100.135	99.985	5.375	100.269	100.019	99.769
5.625	102.222	102.122	101.966	5.625	101.715	101.615	101.459	4.250	99.173	99.023	98.873	5.500	100.437	100.187	99.937
5.750	101.836	101.736	101.636	5.750	101.392	101.292	101.192	4.375	99.549	99.399	99.249	5.625	100.687	100.437	100.187
5.875	102.307	102.207	102.107	5.875	101.790	101.690	101.590	4.500	99.885	99.735	99.585	5.750	100.625	100.375	100.125
6.000	102.733	102.633	102.533	6.000	102.149	102.049	101.949	4.625	100.192	100.042	99.892	5.875	100.875	100.625	100.375

GOVERNMENT ADJUSTMENTS - Applies to Standard and Specialty Government Programs			
FICO Adjuster		FICO Adjuster	
FICO 720 +	0.250	FICO 620 - 639	-1.000
FICO 680 - 719	0.250	FICO 600 - 619	-1.500
FICO 660 - 679	0.250	FICO 580 - 599	-2.000
FICO 640 - 659	0.000		
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	Refer / Manual UW	0.000
USDA Streamline-Assist Refinance Option			-0.250

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow	-0.500
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVM	-0.750

Max USDA-GRH Rate	
Today:	3/22/2019 4.750%

DPA Advantage Program "comp plan will be deducted on lender paid ; only Advantage Adjustments added ; FHA only"							
30/25 Year				20 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.875	99.531	99.281	99.031	4.875	99.418	99.168	98.918
5.125	100.334	100.084	99.834	5.125	100.107	99.857	99.607
5.375	99.419	99.169	98.919	5.375	99.307	99.057	98.807
5.625	100.222	99.972	99.722	5.625	99.995	99.745	99.495
5.875	100.432	100.182	99.932	5.875	100.070	99.820	99.570
6.000	100.558	100.308	100.058	6.000	100.429	100.179	99.929
6.125	100.676	100.426	100.176	6.125	100.759	100.509	100.259
6.250	99.250	99.000	98.750	6.250	99.887	99.637	99.387
Lender paid price cap after comp plan = 100.000							

DPA Advantage Adjustment	
203(k) / 203(k)s	-1.000
203(k) & 203(k)s are Borrower Paid only	

30 yr DPA OTC "FHA Only ; Borrower Paid Only"				
Rate	30 Day	45 Day	60 Day	
4.625	97.863	97.613	97.363	
4.750	97.209	96.959	96.709	
4.875	97.631	97.381	97.131	
5.000	98.056	97.806	97.556	
5.125	98.434	98.184	97.934	
5.250	97.048	96.798	96.548	
5.375	97.519	97.269	97.019	
5.500	97.687	97.437	97.187	
5.625	97.937	97.687	97.437	
5.750	97.875	97.625	97.375	
5.875	98.125	97.875	97.625	

Lock Desk Policy	
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.	
Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline
FHA ID# - 1358600006	
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



AFR Loan Center
Lockdesk e-mail: Lockdesk@afwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 4/22/2019
45 Day Lock Exp.: 5/6/2019
60 Day Lock Exp.: 5/21/2019

W. Rate Sheet Dated: 3/22/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FNMA																			
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.375	102.154	102.054	101.954	4.375	101.237	101.137	101.037	4.375	101.049	100.949	100.849	4.375	101.296	101.196	101.096	4.375	100.379	100.279	100.179
4.500	102.648	102.548	102.448	4.500	101.782	101.682	101.582	4.500	101.595	101.495	101.395	4.500	101.811	101.711	101.611	4.500	100.945	100.845	100.745
4.625	103.029	102.929	102.829	4.625	102.206	102.106	102.006	4.625	102.018	101.918	101.818	4.625	102.063	101.963	101.863	4.625	101.240	101.140	101.040
4.750	103.039	102.939	102.839	4.750	102.671	102.571	102.471	4.750	102.667	102.567	102.467	4.750	102.268	102.168	102.068	4.750	101.900	101.800	101.700
4.875	103.428	103.328	103.228	4.875	103.112	103.012	102.912	4.875	103.112	103.012	102.912	4.875	102.577	102.477	102.377	4.875	102.261	102.161	102.061
4.990	103.734	103.634	103.534	4.990	103.462	103.362	103.262	4.990	103.462	103.362	103.262	4.990	102.943	102.843	102.743	4.990	102.671	102.571	102.471
5.000	103.834	103.734	103.634	5.000	103.562	103.462	103.362	5.000	103.562	103.462	103.362	5.000	103.043	102.943	102.843	5.000	102.771	102.671	102.571
5.125	104.115	104.015	103.915	5.125	103.873	103.773	103.673	5.125	103.873	103.773	103.673	5.125	102.946	102.846	102.746	5.125	102.704	102.604	102.504
5.250	104.389	104.289	104.189	5.250	104.255	104.155	104.055	5.250	104.345	104.245	104.145	5.250	103.408	103.308	103.208	5.250	103.274	103.174	103.074
5.375	104.681	104.581	104.481	5.375	104.587	104.487	104.387	5.375	104.681	104.581	104.481	5.375	103.482	103.382	103.282	5.375	103.388	103.288	103.188
5.500	104.930	104.830	104.730	5.500	104.863	104.763	104.663	5.500	104.957	104.857	104.757	5.500	103.911	103.811	103.711	5.500	103.844	103.744	103.644
5.625	105.139	105.039	104.939	5.625	105.094	104.994	104.894	5.625	105.188	105.088	104.988	5.625	103.846	103.746	103.646	5.625	103.801	103.701	103.601
5.750	105.734	105.634	105.534	5.750	105.845	105.745	105.645	5.750	105.904	105.804	105.704	5.750	104.060	103.960	103.860	5.750	104.060	103.960	103.860
5.875	105.912	105.812	105.712	5.875	106.185	106.085	105.985	5.875	106.247	106.147	106.047	5.875	104.330	104.230	104.130	5.875	104.330	104.230	104.130
5.990	106.018	105.918	105.818	5.990	106.364	106.264	106.164	5.990	106.427	106.327	106.227	5.990	104.180	104.080	103.980	5.990	104.180	104.080	103.980
6.000	106.118	106.018	105.918	6.000	106.464	106.364	106.264	6.000	106.527	106.427	106.327	6.000	104.280	104.180	104.080	6.000	104.280	104.180	104.080
6.125	106.245	106.145	106.045	6.125	106.734	106.634	106.534	6.125	106.796	106.696	106.596	6.125	104.515	104.415	104.315	6.125	104.515	104.415	104.315
6.250	106.365	106.265	106.165	6.250	106.932	106.832	106.732	6.250	106.995	106.895	106.795	6.250	104.737	104.637	104.537	6.250	104.737	104.637	104.537
6.375	106.261	106.147	106.061	6.375	106.917	106.803	106.717	6.375	106.948	106.834	106.748	6.375	102.371	102.257	102.171	6.375	102.371	102.257	102.171

30/25 Year >125 High Balance				20 Year				20 Year 105-125				20 Year >125				15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.375	100.191	100.091	99.991	4.625	103.063	102.963	102.863	4.625	102.547	102.447	102.347	4.625	102.485	102.285	102.285	3.375	100.095	99.995	99.895
4.500	100.758	100.658	100.558	4.750	103.420	103.320	103.220	4.750	102.441	102.341	102.241	4.750	102.378	102.178	102.178	3.500	100.486	100.386	100.286
4.625	101.052	100.952	100.852	4.875	103.792	103.692	103.592	4.875	102.861	102.761	102.661	4.875	102.798	102.598	102.598	3.625	100.915	100.815	100.715
4.750	101.896	101.796	101.696	4.990	103.932	103.832	103.732	4.990	103.200	103.100	103.000	4.990	103.137	102.937	102.937	3.750	101.193	101.093	100.993
4.875	102.261	102.161	102.061	5.000	104.032	103.932	103.832	5.000	103.300	103.200	103.100	5.000	103.237	103.037	103.037	3.875	101.486	101.386	101.286
4.990	102.671	102.571	102.471	5.125	104.241	104.141	104.041	5.125	103.591	103.491	103.391	5.125	103.529	103.329	103.329	3.990	101.818	101.718	101.618
5.000	102.771	102.671	102.571	5.250	104.604	104.504	104.404	5.250	103.611	103.511	103.411	5.250	103.455	103.255	103.255	4.000	101.918	101.818	101.718
5.125	102.704	102.604	102.504	5.375	104.797	104.697	104.597	5.375	103.885	103.785	103.685	5.375	103.728	103.528	103.528	4.125	102.342	102.242	102.142
5.250	103.364	103.264	103.164	5.500	105.008	104.908	104.808	5.500	104.149	104.049	103.949	5.500	103.992	103.792	103.792	4.250	102.730	102.630	102.530
5.375	103.482	103.382	103.282	5.625	105.177	105.077	104.977	5.625	104.375	104.275	104.175	5.625	104.219	104.019	104.019	4.375	103.126	103.026	102.926
5.500	103.911	103.811	103.711	5.750	105.463	105.363	105.263	5.750	104.964	104.864	104.764	5.750	104.746	104.546	104.546	4.500	103.513	103.413	103.313
5.625	103.846	103.746	103.646	5.875	105.686	105.586	105.486	5.875	105.265	105.165	105.065	5.875	105.046	104.846	104.846	4.625	103.278	103.178	103.078
5.750	104.060	103.960	103.860	5.990	105.781	105.681	105.581	5.990	105.432	105.332	105.232	5.990	105.214	105.014	105.014	4.750	103.479	103.379	103.279
5.875	103.830	103.730	103.630	6.000	105.881	105.781	105.681	6.000	105.532	105.432	105.332	6.000	105.314	105.114	105.114	4.875	103.712	103.612	103.512
5.990	104.180	104.080	103.980	6.125	106.076	105.976	105.876	6.125	105.800	105.700	105.600	6.125	105.581	105.381	105.381	4.990	103.760	103.660	103.560
6.000	104.280	104.180	104.080	6.250	105.686	105.572	105.486	6.250	105.484	105.370	105.284	6.250	105.265	105.065	105.065	5.000	103.860	103.760	103.660
6.125	104.515	104.415	104.315	6.375	105.902	105.788	105.702	6.375	105.777	105.663	105.577	6.375	105.558	105.358	105.358	5.125	103.625	103.525	103.425
6.250	104.737	104.637	104.537	6.500	106.007	105.893	105.807	6.500	105.934	105.820	105.734	6.500	105.715	105.515	105.515	5.250	103.816	103.716	103.616
6.375	102.371	102.257	102.171	6.625	106.083	105.969	105.883	6.625	106.055	105.941	105.855	6.625	105.837	105.637	105.637	5.375	104.009	103.909	103.809

15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.375	100.191	100.091	99.991	4.625	103.063	102.963	102.863	4.625	102.547	102.447	102.347	4.625	102.485	102.285	102.285	3.375	100.095	99.995	99.895	3.375	100.043	99.843	99.843
4.500	100.758	100.658	100.558	4.750	103.420	103.320	103.220	4.750	102.441	102.341	102.241	4.750	102.378	102.178	102.178	3.500	100.486	100.386	100.286	3.500	100.362	100.162	100.162
4.625	101.052	100.952	100.852	4.875	103.792	103.692	103.592	4.875	102.861	102.761	102.661	4.875	102.798	102.598	102.598	3.625	100.915	100.815	100.715	3.625	100.781	100.581	100.581
4.750	101.896	101.796	101.696	4.990	103.932	103.832	103.732	4.990	103.200	103.100	103.000	4.990	103.137	102.937	102.937	3.750	101.193	101.093	100.993	3.750	101.373	101.173	101.173
4.875	102.261	102.161	102.061	5.000	104.032	103.932	103.832	5.000	103.300	103.200	103.100	5.000	103.237	103.037	103.037	3.875	101.486	101.386	101.286	3.875	101.563	101.363	101.363
4.990	102.671	102.571	102.471	5.125	104.241	104.141	104.041	5.125	103.591	103.491	103.391	5.125	103.529	103.329	103.329	3.990	101.818	101.718	101.618	3.990	101.731	101.531	101.531
5.000	102.771	102.671	102.571	5.250	104.604	104.504	104.404	5.250	103.611	103.511	103.411	5.250	103.455	103.255	103.255	4.000	101.918	101.818	101.718	4.000	101.831	101.631	101.631
5.125	103.074	102.974	102.874	5.375	104.808	104.708	104.608	5.375	103.885	103.785	103.685	5.375	103.728	103.528	103.528	4.125	102.342	102.242	102.142	4.125	102.158	101.958	101.958
5.250	103.284	103.184	103.084	5.500	104.908	104.808	104.708	5.500	104.086	103.986	103.886	5.500	103.969	103.769	103.769	4.250	102.799	102.699	102.599	4.250	102.346	102.146	102.146
5.375	103.482	103.382	103.282	5.625	105.177	105.077	104.977	5.625	104.375	104.275	104.175	5.625	104.219	104.019	104.019	4.375	103.126	103.026	102.926	4.375	102.942	102.742	102.742
5.500	103.911	103.811	103.711	5.750	105.463	105.363	105.263	5.750	104.964	104.864	104.764	5.750	104.746	104.546	104.546	4.500	103.513	103.413	103.313	4.500	103.139	102.939	102.939
5.625	103.846	103.746	103.646	5.875	105.686	105.586	105.486	5.875	105.265	105.165	105.065	5.875	105.046	104.846	104.846	4.625	103.278	103.178	103.078	4.625	102.916	102.716	102.716
5.750	104.066	103.966	103.866	5.990	105.781	105.681	105.581	5.990	105.432	105.332	105.232	5.990	105.214	105.014	105.014	4.750	103.479	103.379	103.279	4.750	103.148	102.948	102.948
5.875	104.830	103.730	103.630	6.000	105.881	105.781	105.681	6.000	105.532	105.432	105.332	6.000	105.314	105.114	105.114	4.875	103.712	103.612	103.512	4.875	103.380	103.180	103.180
5.990	104.180	104.080	103.980	6.125	106.076	105.976	105.876	6.125	105.800	105.700	105.600	6.125	105.581	105.381	105.381	4.990	103.760	103.660	103.560	4.990	103.428	103.228	103.228
6.000	104.280	104.180	104.080	6.250	105.686	105.576	105.486	6.250	105.484	105.370	105.284	6.250	105.265	105.065	105.065	5.000	103.860	103.760	103.660	5.000	103.528	103.328	103.328
6.125	104.515	104.415	104.315	6.375	105.902	105.788	105.702	6.375	105.777	105.663	105.577	6.375	105.558	105.358	105.358	5.125	103.625	103.525	103.425	5.125	103.287	103.087	103.087
6.250	104.737	104.637	104.537	6.500	106.007	105.893	105.807	6.500	105.934	105.820	105.734	6.500	105.715	105.515	105.515	5.250	103.816	103.716	103.616	5.250	103.078	102.878	102.878
6.375	102.731	102.257	102.171	6.625	106.083	105.969	105.883	6.625	106.055	105.941	105.855	6.625	105.837	105.637	105.637	5.375	104.009	103.909	103.809	5.375	103.271	103.071	103.071



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/22/2019

45 Day Lock Exp.:

5/6/2019

60 Day Lock Exp.:

5/21/2019

W. Rate Sheet Dated: 3/22/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																			
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.750	103.399	103.299	103.199	4.750	103.149	103.049	102.949	4.750	103.149	103.049	102.949	4.750	102.141	102.041	101.941	4.750	101.891	101.791	101.691
4.875	103.870	103.770	103.670	4.875	103.620	103.520	103.420	4.875	103.620	103.520	103.420	4.875	102.612	102.512	102.412	4.875	102.362	102.262	102.162
4.990	103.991	103.891	103.791	4.990	103.491	103.391	103.291	4.990	103.491	103.391	103.291	4.990	102.733	102.633	102.533	4.990	102.233	102.133	102.033
5.000	104.091	103.991	103.891	5.000	103.591	103.491	103.391	5.000	103.591	103.491	103.391	5.000	102.833	102.733	102.633	5.000	102.333	102.233	102.133
5.125	104.131	104.031	103.931	5.125	103.631	103.531	103.431	5.125	103.631	103.531	103.431	5.125	102.937	102.837	102.737	5.125	102.437	102.337	102.237
5.250	104.500	104.400	104.300	5.250	104.000	103.900	103.800	5.250	104.000	103.900	103.800	5.250	102.886	102.786	102.686	5.250	102.386	102.286	102.186
5.375	104.848	104.748	104.648	5.375	104.348	104.248	104.148	5.375	104.348	104.248	104.148	5.375	103.234	103.134	103.034	5.375	102.734	102.634	102.534
5.500	105.087	104.987	104.887	5.500	104.587	104.487	104.387	5.500	104.587	104.487	104.387	5.500	103.473	103.373	103.273	5.500	102.973	102.873	102.773
5.625	105.238	105.138	105.038	5.625	104.738	104.638	104.538	5.625	104.738	104.638	104.538	5.625	103.528	103.428	103.328	5.625	103.028	102.928	102.828
5.750	105.632	105.532	105.432	5.750	105.132	105.032	104.932	5.750	105.132	105.032	104.932	5.750	103.727	103.627	103.527	5.750	103.227	103.127	103.027
5.875	105.896	105.796	105.696	5.875	105.396	105.296	105.196	5.875	105.396	105.296	105.196	5.875	103.936	103.836	103.736	5.875	103.436	103.336	103.236
5.990	106.042	105.942	105.842	5.990	105.542	105.442	105.342	5.990	105.542	105.442	105.342	5.990	104.082	103.982	103.882	5.990	103.582	103.482	103.382
6.000	106.142	106.042	105.942	6.000	105.642	105.542	105.442	6.000	105.642	105.542	105.442	6.000	104.182	104.082	103.982	6.000	103.682	103.582	103.482
6.125	106.149	106.038	105.927	6.125	105.649	105.538	105.427	6.125	105.649	105.538	105.427	6.125	104.282	104.171	104.060	6.125	103.782	103.671	103.560
6.250	106.430	106.319	106.208	6.250	105.930	105.819	105.708	6.250	105.930	105.819	105.708	6.250	104.572	104.461	104.350	6.250	104.072	103.961	103.850
6.375	106.835	106.707	106.579	6.375	106.335	106.207	106.079	6.375	106.335	106.207	106.079	6.375	104.872	104.744	104.616	6.375	104.372	104.244	104.116
6.500	107.598	107.470	107.398	6.500	107.598	107.470	107.398	6.500	107.598	107.470	107.398	6.500	105.485	105.357	105.285	6.500	104.985	104.857	104.785
6.625	108.007	107.879	107.807	6.625	108.007	107.879	107.807	6.625	108.007	107.879	107.807	6.625	105.744	105.616	105.544	6.625	105.244	105.116	105.044
6.750	108.279	108.150	108.079	6.750	108.279	108.150	108.079	6.750	108.279	108.150	108.079	6.750	105.866	105.737	105.666	6.750	105.366	105.237	105.166
30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.750	101.891	101.791	101.691	4.250	102.072	101.972	101.872	4.250	102.447	102.347	102.247	4.250	102.447	102.347	102.247	3.750	101.477	101.377	101.277
4.875	102.362	102.262	102.162	4.375	102.499	102.399	102.299	4.375	102.874	102.774	102.674	4.375	102.874	102.774	102.674	3.875	101.993	101.893	101.793
4.990	102.233	102.133	102.033	4.500	102.917	102.817	102.717	4.500	103.292	103.192	103.092	4.500	103.292	103.192	103.092	3.990	102.033	101.933	101.833
5.000	102.333	102.233	102.133	4.625	103.070	102.970	102.870	4.625	103.445	103.345	103.245	4.625	103.445	103.345	103.245	4.000	102.133	102.033	101.933
5.125	102.017	101.917	101.817	4.750	103.551	103.451	103.351	4.750	103.926	103.826	103.726	4.750	103.926	103.826	103.726	4.125	102.609	102.509	102.409
5.250	102.386	102.286	102.186	4.875	103.908	103.808	103.708	4.875	104.283	104.183	104.083	4.875	104.283	104.183	104.083	4.250	102.928	102.828	102.728
5.375	103.234	103.134	103.034	4.990	103.960	103.860	103.760	4.990	104.085	103.985	103.885	4.990	104.085	103.985	103.885	4.375	103.316	103.216	103.116
5.500	103.473	103.373	103.273	5.000	104.060	103.960	103.860	5.000	104.185	104.085	103.985	5.000	104.185	104.085	103.985	4.500	102.666	102.566	102.466
5.625	102.878	102.778	102.678	5.125	104.119	104.019	103.919	5.125	104.244	104.144	104.044	5.125	104.244	104.144	104.044	4.625	103.110	103.010	102.910
5.750	103.272	103.172	103.072	5.250	104.484	104.384	104.284	5.250	104.609	104.509	104.409	5.250	104.609	104.509	104.409	4.750	103.408	103.308	103.208
5.875	103.536	103.436	103.336	5.375	104.733	104.633	104.533	5.375	104.733	104.633	104.533	5.375	104.733	104.633	104.533	4.875	103.562	103.462	103.362
5.990	103.682	103.582	103.482	5.500	104.965	104.865	104.765	5.500	104.965	104.865	104.765	5.500	104.965	104.865	104.765	4.990	103.448	103.348	103.248
6.000	103.782	103.682	103.582	5.625	105.008	104.908	104.808	5.625	105.008	104.908	104.808	5.625	105.008	104.908	104.808	5.000	103.548	103.448	103.348
6.125	102.789	102.678	102.567	5.750	105.350	105.250	105.150	5.750	105.350	105.250	105.150	5.750	105.350	105.250	105.150	5.125	103.900	103.800	103.700
6.250	103.617	103.506	103.395	5.875	105.715	105.615	105.515	5.875	105.715	105.615	105.515	5.875	105.715	105.615	105.515	5.250	104.086	103.986	103.886
6.375	103.872	103.761	103.650	5.990	105.875	105.775	105.675	5.990	105.875	105.775	105.675	5.990	105.875	105.775	105.675	5.375	104.296	104.196	104.096
6.500	104.485	104.357	104.229	6.000	105.975	105.875	105.775	6.000	105.975	105.875	105.775	6.000	105.975	105.875	105.775	5.500	104.200	104.100	104.000
6.625	104.744	104.616	104.488	6.125	106.825	106.714	106.603	6.125	106.825	106.714	106.603	6.125	106.825	106.714	106.603	6.250	104.317	104.217	104.117
6.750	104.866	104.737	104.608	6.250	106.179	106.068	105.957	6.250	106.179	106.068	105.957	6.250	106.179	106.068	105.957	6.375	103.380	103.280	103.180
15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	101.977	101.877	101.777	3.750	101.977	101.877	101.777	3.750	100.914	100.814	100.714	3.750	101.414	101.314	101.214	3.750	101.414	101.314	101.214
3.875	102.243	102.143	102.043	3.875	102.243	102.143	102.043	3.875	101.430	101.330	101.230	3.875	101.680	101.580	101.480	3.875	101.680	101.580	101.480
3.990	102.283	102.183	102.083	3.990	102.283	102.183	102.083	3.990	100.970	100.870	100.770	3.990	101.220	101.120	101.020	3.990	101.220	101.120	101.020
4.000	102.383	102.283	102.183	4.000	102.383	102.283	102.183	4.000	101.070	100.970	100.870	4.000	101.320	101.220	101.120	4.000	101.320	101.220	101.120
4.125	102.859	102.759	102.659	4.125	102.859	102.759	102.659	4.125	101.546	101.446	101.346	4.125	101.796	101.696	101.596	4.125	101.796	101.696	101.596
4.250	103.178	103.078	102.978	4.250	103.178	103.078	102.978	4.250	101.865	101.765	101.665	4.250	102.015	101.915	101.815	4.250	102.015	101.915	101.815
4.375	103.316	103.216	103.116	4.375	103.316	103.216	103.116	4.375	102.553	102.453	102.353	4.375	102.253	102.153	102.053	4.375	102.253	102.153	102.053
4.500	103.666	103.566	103.466	4.500	103.666	103.566	103.466	4.500	103.009	102.909	102.809	4.500	103.009	102.909	102.809	4.500	103.009	102.909	102.809
4.625	103.110	103.010	102.910	4.625	103.110	103.010	102.910	4.625	101.453	101.353	101.253	4.625	101.453	101.353	101.253	4.625	101.453	101.353	101.253
4.750	103.408	103.308	103.208	4.750	103.408	103.308	103.208	4.750	101.751	101.651	101.551	4.750	101.751	101.651	101.551	4.750	101.751	101.651	101.551
4.875	103.562	103.462	103.362	4.875	103.562	103.462													



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/22/2019

45 Day Lock Exp.:

5/6/2019

60 Day Lock Exp.:

5/21/2019

W. Rate Sheet Dated: 3/22/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.750	103.156	103.056	102.956	4.250	101.780	101.680	101.580	3.750	101.248	101.148	101.048	4.750	101.941	101.841	101.741	3.750	100.689	100.589	100.489
4.875	103.641	103.541	103.441	4.375	102.215	102.115	102.015	3.875	101.767	101.667	101.567	4.875	102.426	102.326	102.226	3.875	101.208	101.108	101.008
4.990	103.769	103.669	103.569	4.500	102.621	102.521	102.421	3.990	101.912	101.812	101.712	4.990	102.554	102.454	102.354	3.990	100.854	100.754	100.654
5.000	103.869	103.769	103.669	4.625	102.834	102.734	102.634	4.000	102.012	101.912	101.812	5.000	102.654	102.554	102.454	4.000	100.954	100.854	100.754
5.125	103.913	103.813	103.713	4.750	103.325	103.225	103.125	4.125	102.471	102.371	102.271	5.125	102.344	102.244	102.144	4.125	101.413	101.313	101.213
5.250	104.322	104.222	104.122	4.875	103.688	103.588	103.488	4.250	102.795	102.695	102.595	5.250	102.753	102.653	102.553	4.250	101.737	101.637	101.537
5.375	104.678	104.578	104.478	4.990	103.737	103.637	103.537	4.375	103.187	103.087	102.987	5.375	103.109	103.009	102.909	4.375	102.129	102.029	101.929
5.500	104.924	104.824	104.724	5.000	103.837	103.737	103.637	4.500	102.601	102.501	102.401	5.500	103.355	103.255	103.155	4.500	100.944	100.844	100.744
5.625	105.003	104.903	104.803	5.125	103.933	103.833	103.733	4.625	103.041	102.941	102.841	5.625	103.569	103.469	103.369	4.625	101.384	101.284	101.184
5.750	105.407	105.307	105.207	5.250	104.306	104.206	104.106	4.750	103.372	103.272	103.172	5.750	102.973	102.873	102.773	4.750	101.715	101.615	101.515
5.875	105.675	105.575	105.475	5.375	104.561	104.461	104.361	4.875	103.528	103.428	103.328	5.875	103.241	103.141	103.041	4.875	101.871	101.771	101.671
5.990	105.826	105.726	105.626	5.500	104.797	104.697	104.597	4.990	103.410	103.310	103.210	5.990	103.392	103.292	103.192	4.990	101.503	101.403	101.303
6.000	105.926	105.826	105.726	5.625	104.773	104.673	104.573	5.000	103.510	103.410	103.310	6.000	103.492	103.392	103.292	5.000	101.603	101.503	101.403
6.125	105.916	105.805	105.694	5.750	105.121	105.021	104.921	5.125	103.866	103.766	103.666	6.125	102.556	102.445	102.345	5.125	101.959	101.859	101.759
6.250	106.202	106.091	105.981	5.875	105.491	105.391	105.291	5.250	104.057	103.957	103.857	6.250	103.389	103.278	103.178	5.250	102.150	102.050	101.950
6.375	106.585	106.474	106.363	5.990	105.655	105.555	105.455	5.375	104.273	104.173	104.073	6.375	103.622	103.511	103.411	5.375	102.366	102.266	102.166
6.500	106.817	106.688	106.517	6.000	105.755	105.655	105.555	5.500	102.746	102.646	102.546	6.500	103.704	103.575	103.446	5.500	100.589	100.489	100.389
6.625	107.288	107.159	107.088	6.125	105.594	105.483	105.373	5.625	103.072	102.972	102.872	6.625	104.025	103.896	103.767	5.625	100.915	100.815	100.715
6.750	107.622	107.493	107.422	6.250	105.950	105.839	105.728	5.750	103.341	103.241	103.141	6.750	104.209	104.080	103.951	5.750	101.184	101.084	100.984

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250	
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750	

Mortgages with Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

HP LLPA Cap			
FICO ↓ \ LTV →	≤ 80%	> 80%	
≥ 680	1.500	0.000	
< 680	1.500	1.500	
Excluded from Cap: State, Loan Size, Super Conforming "1.500", LPMI			

Product Features									
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(4)	0.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	-0.500
\$125,001 - \$175,000	-0.375
\$175,001 - \$275,000	0.000
\$275,001 up to SC	0.125

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.			
Flood Certification = \$10.00	UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.			



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/22/2019

45 Day Lock Exp.:

5/6/2019

60 Day Lock Exp.:

5/21/2019

W. Rate Sheet Dated: 3/22/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

30 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000" 101.850				
Rate	30 Day	45 Day	60 Day	
4.000	98.706	98.581	98.456	
4.125	99.112	98.987	98.862	
4.250	99.485	99.360	99.235	
4.375	99.814	99.689	99.564	
4.500	100.179	100.054	99.929	
4.625	100.500	100.375	100.250	
4.750	100.859	100.734	100.609	
4.875	101.186	101.061	100.936	
5.000	101.482	101.357	101.232	
5.125	101.801	101.676	101.551	
5.250	102.126	102.001	101.876	
5.375	102.345	102.220	102.095	
5.500	102.555	102.430	102.305	

15 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000" 101.850				
Rate	30 Day	45 Day	60 Day	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	99.795	99.670	99.545	
3.875	100.231	100.106	99.981	
4.000	100.676	100.551	100.426	
4.125	100.987	100.862	100.737	
4.250	101.209	101.084	100.959	
4.375	101.310	101.185	101.060	
4.500	101.612	101.487	101.362	
4.625	101.781	101.656	101.531	
4.750	102.050	101.925	101.800	
4.875	102.350	102.225	102.100	
5.000	102.614	102.489	102.364	

7/1 Hybrid ARMs				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000" 101.850				
Rate	30 Day	45 Day	60 Day	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	99.292	99.167	99.042	
3.625	99.742	99.617	99.492	
3.750	100.205	100.080	99.955	
3.875	100.604	100.479	100.354	
4.000	100.967	100.842	100.717	
4.125	101.312	101.187	101.062	
4.250	101.607	101.482	101.357	
4.375	101.841	101.716	101.591	
4.500	102.034	101.909	101.784	
4.625	102.313	102.188	102.063	
4.750	102.567	102.442	102.317	
1 year LIBOR "Wall Street Journal"				
Margin	2.250	Cap	5/2/5	

FICO/CLTV Adjuster									
FICO	CLTV								
	<=55.00%	55.01-60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%
680-699	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
700-719	0.375	0.250	0.125	-	-0.250	-0.625	n/a	n/a	n/a
720-739	0.500	0.375	0.250	0.250	-	-0.500	-0.750	-1.000	n/a
740-759	0.500	0.375	0.250	0.250	-	-0.250	-0.500	-0.750	n/a
760-779	0.500	0.375	0.375	0.375	0.125	-0.125	-0.250	-0.500	n/a
780-850	0.500	0.500	0.500	0.375	0.250	0.000	-0.125	-0.375	n/a
Purpose									
Cash-Out	-	-	-0.250	-0.750	-1.250	n/a	n/a	n/a	n/a
Refi ¹	-	-	-0.250	-0.750	-1.250	n/a	n/a	n/a	n/a
Purchase	0.375	0.375	0.250	0.250	0.250	0.250	-	-	n/a
Other									
Interest Only ²	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Investor ¹	-0.750	-0.750	-1.000	-1.000	-1.250	n/a	n/a	n/a	n/a
> 80 LTV NO MI ¹	n/a	n/a	n/a	n/a	n/a	n/a	-0.250	-0.750	n/a

¹Full Am. ²ARMs Only

Locks that expire on a weekend or holiday will be extended to the next business day at .0125/day upon lock.

Lock Desk Policy

The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of **-0.018**. Locks are accepted on loans in *Registered, Submitted, U/W-Received & U/W-Approved* status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.

Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline †IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee FHA ID# - 1358600006

The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.

For use by mortgage professionals only and should not be distributed to borrowers.

Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)